

Information to identify the case:

Debtor 1 **Stephanie Robin Novack**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **19-71204-SCS**

Social Security number or ITIN **xxx-xx-1416**

EIN ____-____-____

Social Security number or ITIN ____-____-____

EIN ____-____-____

Date case filed for chapter **7 3/30/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephanie Robin Novack	
2. All other names used in the last 8 years	fka Stephanie Novack LaMarche	
3. Address	309 South Broad Street Suffolk, VA 23434	
4. Debtor's attorney Name and address	Genene E. Gardner The Merna Law Group 3419 Virginia Beach Blvd., #236 Virginia Beach, VA 23452	Contact phone 757-340-4895 Email: gsaunders@mernalaw.com
5. Bankruptcy trustee Name and address	Tom C. Smith, Jr. P.O. Box 1506 Virginia Beach, VA 23451	Contact phone (757) 428-3481 Email: trustee@tomcsmith.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . McVCIS 24-hour case information: Toll Free 1-866-222-8029	600 Granby St., Room 400 Norfolk, VA 23510 Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays. Contact phone 757-222-7500	For the Court: Clerk of the Bankruptcy Court: William C. Redden Date: April 1, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 7, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, 200 Granby Street, Room 120, Norfolk, VA 23510
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: July 8, 2019 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 >

12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
13. Local Rule Dismissal Warning	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
14. Manner of Payment of Fees	Newport News: non-debtor's check, money order, cashier's check or any authorized non-debtor's credit card; cash is NOT accepted at Newport News location. Norfolk: same as above; however, effective December 16, 2013, cash is accepted – ONLY in the exact amount due for payment of fees and services.
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p> <p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stephanie Robin Novack
 Debtor

Case No. 19-71204-SCS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: williamsp
 Form ID: 309A

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 Total Noticed: 24

Date Rcvd: Apr 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2019.

db +Stephanie Robin Novack, 309 South Broad Street, Suffolk, VA 23434-5716
 14791146 +Attorney General, Tax Division, USDOJ, PO Box 227, Washington, DC 20044-0227
 14791147 +Attorney General Office, U.S. Department of Justice, 950 Pennsylvania Ave. N.W.,
 Washington, DC 20503-0001
 14791155 +FedLoan Servicing, P.O. Box 60610, Harrisburg, PA 17106-0610
 14791158 Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783
 14791160 +Pacific Union Financial, C T CORPORATION SYSTEM, 4701 COX ROAD, SUITE 285,
 Glen Allen, VA 23060-6808
 14791161 +Suffolk General Dist. Court, 150 North Main Street, Suffolk, VA 23434-4552
 14791162 #+Tenaglia & Hunt, 12 S Summit Ave Ste 322, Gaithersburg, MD 20877-2092
 14791164 +U.S. Attorney, World Trade Center, Ste 8000, 101 West Main Street, Norfolk, VA 23510-1646
 14791167 +Zwicker & Associates, 80 Minuteman Road, Andover, MA 01810-1008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: gsaunders@mernalaw.com Apr 02 2019 04:16:36 Genene E. Gardner,
 The Merna Law Group, 3419 Virginia Beach Blvd., #236, Virginia Beach, VA 23452
 tr +EDI: QTCSMITH.COM Apr 02 2019 07:58:00 Tom C. Smith, Jr., P.O. Box 1506,
 Virginia Beach, VA 23451-9506
 14791148 EDI: BANKAMER.COM Apr 02 2019 07:58:00 Bank of America, P.O. Box 982238,
 El Paso, TX 79998-0000
 14791149 +E-mail/Text: bankruptcy@bbandt.com Apr 02 2019 04:17:19 Branch B&T, 223 West Nash Street,
 Wilson, NC 27893-3801
 14791150 EDI: CHASE.COM Apr 02 2019 07:58:00 Chase Card, P.O. Box 15298,
 Wilmington, DE 19850-5298
 14791152 +EDI: CITICORP.COM Apr 02 2019 07:58:00 Citicards CBNA, 701 E 60th St N,
 Sioux Falls, SD 57104-0432
 14791151 +EDI: CITICORP.COM Apr 02 2019 07:58:00 Citicards CBNA, PO Box 6241,
 Sioux Falls, SD 57117-6241
 14791153 +EDI: WFNBN.COM Apr 02 2019 07:58:00 Comenity Bank/Victorias Secret, P.O. Box 182789,
 Columbus, OH 43218-2789
 14791154 EDI: DISCOVER.COM Apr 02 2019 07:58:00 Discover Financial Services, P.O. Box 15316,
 Wilmington, DE 19850-0000
 14791157 +EDI: IRS.COM Apr 02 2019 07:58:00 IRS Centralized Insolvency *, PO Box 7346,
 Philadelphia, PA 19101-7346
 14791159 +E-mail/Text: bankruptcy@loanpacific.com Apr 02 2019 04:18:48 Pacific Union Financial,
 1603 LBJ Freeway Ste 600, Dallas, TX 75234-6071
 14791163 +E-mail/Text: bk.notice@tuitionoptions.com Apr 02 2019 04:18:35 Tuition Options,
 15483 Collections Center Dr, Chicago, IL 60693-0001
 14791165 +E-mail/Text: bkr@taxva.com Apr 02 2019 04:18:20 Virginia Department of Tax*, PO Box 1115,
 Richmond, VA 23218-1115
 14791166 +EDI: WFFC.COM Apr 02 2019 07:58:00 Wells Fargo Card Services, PO Box 14517,
 Des Moines, IA 50306-3517

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14791156* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 400 North Eighth Street Box 76,
 M/S Room 898, Richmond, VA 23219-0000)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court
 immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2019

Signature: /s/Joseph Speetjens

District/off: 0422-8

User: williamsp
Form ID: 309A

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Total Noticed: 24

Date Rcvd: Apr 01, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 31, 2019 at the address(es) listed below:

Genene E. Gardner on behalf of Debtor Stephanie Robin Novack gsaunders@mernalaw.com,
court@mernalaw.com;htate@mernalaw.com;cwhite-cummings@mernalaw.com;mlgcourts@gmail.com;chapter13a
dmin@mernalaw.com;gardnergr73674@notify.bestcase.com;chapter7admin@mernalaw.com;ebadger@mernalaw.
com

John P. Fitzgerald, III ustpreion04.no.ecf@usdoj.gov

Tom C. Smith, Jr. trustee@tomcsmith.com, tcsmith@ecf.axosfs.com

TOTAL: 3